

# The Silver Lining® Tree Care Specialist Program



## Eligible Operations

This program is designed for tree trimming, removal, and stump grinding, including arborist operations and treatment with chemicals. Operations that use larger vehicles and boom trucks may also be eligible. NSI's claims professionals have decades of experience in these areas.

## LIABILITY COVERAGE

- Policy limits for General Liability are available up to \$1,000,000/\$3,000,000 occurrence/aggregate.
- Industry-standard General Liability coverages are available at policy limits for:
  - Premises & Operations
  - Products & Completed Operations
  - Damage to Premises Rented to You (Fire Legal)
  - Personal & Advertising Injury
  - Employees as Automatic Insureds
  - Volunteers as Automatic Insureds

*These critical coverages are included at policy limits, specifically for this program:*

- Professional Liability: Because it is specifically included, coverage includes Bodily Injury and Property Damage arising from the insured's professional services in tree care or arborist operations.
- Additional coverages included at special limits: Medical payments at \$5,000 (\$10,000 with Plus Pak)

*Other important Liability coverages available:*

- Pollution liability for application of restricted chemicals
- Pollution liability for autos operated by the insured
- Vehicles written up to 45,000 Gross Vehicle Weight
- Employee Benefit Liability covers errors in benefit administration with limits for each claim/aggregate available up to \$1,000,000/\$1,000,000.

## PROPERTY COVERAGE

- Covering Buildings, Contents, and Business Income
- Special Causes of Loss
- Replacement Cost Value available
- Blanket Coverage available; Agreed Value
- Automatic Increase on Building Value at 4%
- Equipment Breakdown for electrical and mechanical systems malfunction

## INLAND MARINE COVERAGE

- Contractors Equipment including chain saws, chippers, and front-end loaders
- Computers used for recordkeeping
- Materials and Supplies at the jobsite
- Leased, Loaned, or Rented Equipment

## OTHER COVERAGE OPTIONS

**Auto** for operating owned, hired, or non-owned vehicles, including service vehicles, boom trucks, dump trucks, and trailers.

**Employment Practices Liability Insurance** covers wrongful acts in employment at \$100,000. Higher limits available.

**Commercial Umbrella** provides higher limits with occurrence/aggregate limits up to \$10,000,000/\$10,000,000.

## Loss Prevention

Services include:

- Loss prevention information is available at [www.thesilverlining.com](http://www.thesilverlining.com). Click on NSI, Loss Prevention.
- Web seminars on a variety of topics are free to West Bend policyholders.

## Platinum Pak enhanced Property and Plus Pak Liability coverages

provides many additional coverages to suit your customers' needs. Here are a few:

Item	Coverage
Computers and Media	\$15,000
Covered Property in the Open	Up to 1,000 feet from premises
Employee Theft (Including Employee Benefit Plans)	\$5,000
Money, Securities and Stamps (inside/outside)	\$5,000
Off Premises Utility Services	Included-full limit
Off Premises Utility Services-Time Element	Included when Business Income is on policy
Ordinance or Law Coverage - Loss to the Undamaged Portion of the Building	Building Limit
Ordinance or Law Coverage - Demolition Costs	Up to 10% of Building Limit
Ordinance or Law Coverage - Increased Cost of Construction	Building Limit
Outdoor Fences	Included
Outdoor Signs	Detached - \$20,000; Attached - Included
Personal Property of Others	\$25,000; Employee Tools \$2,500
Portable Tools	\$25,000
Property in Transit	\$25,000
Property Off-Premises	\$100,000
Fire Legal Liability	\$200,000

### Eligible Operations:

- Tree trimming, removal, and stump grinding
- Professional Liability for tree care and arborist operations
- Arborist operations
- Treatment with chemicals
- Landscaping operations (up to 50%)
- Snowplowing operations (up to 50%)
- Lawn maintenance (up to 50%)
- Pollution for pesticide and herbicide application
- Pollution for vehicles
- Vehicles up to 45,000 Gross Vehicle Weight
- Blanket Additional Insured
- Waiver of Subrogation
- Per Project Aggregate



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NSI is a division of West Bend Mutual Insurance Company which operates in Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Ohio, and Wisconsin. All programs are written on West Bend Mutual Insurance Company policies.

West Bend has been rated A (Excellent) or better by A.M. Best since 1971.